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B 1 (Official Form 1) (1/08)	Docur	ment	Page 1 (	OI TO			
United States Ba	nkruptcy Court				V	oluntary Petitic	on
Name of Debtor (if individual, enter Last, First, Middle	e):		Name of Join	nt Debtor (Spc	ouse) (Last, First, 1	Middle):	
Mary Owens  All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Debtor in the last 8 years			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
NA							
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D (if more than one, state all): 429 80 504(	•	te EIN		gits of Soc. Sec n one, state all)		xpayer I.D. (IT	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and Sta	ate):		Street Addre	ss of Joint De	btor (No. and Stre	et, City, and St	ate):
M Bridgeview Dr oswego, Illinois 6054	17 7007					-	
oswego, Illinois 605-							
County of Residence or of the Principal Place of Busin	ZIP CODE ness:		County of R	acidence or of	the Principal Plac		ZIP CODE
Kendall							
Mailing Address of Debtor (if different from street add	ress):		Mailing Add	ress of Joint D	Debtor (if different	i from street add	iress):
M/U							
	ZIP CODE					_F	ZIP CODE
Location of Principal Assets of Business Debtor (if diff	lerent from street add	iress above):					
Type of Debtor	Natu	ure of Busine	PSS	T (	Chapter of Bankı		ZIP CODE Inder Which
(Form of Organization) (Check one box.)	(Check one box.)		3.5			s Filed (Check of	
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership	11 U.S.C. § Railroad Stockbroker	et Real Estate § 101(51B) er	e as defined in	Chapter 7		n of a Foreign eding Petition for n of a Foreign	
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Commodity ☐ Clearing Ba					Nonmain Pr	
Allow Him Cold Mile Since 3/5						ture of Debts neck one box.)	
	(Check b  Debtor is a t under Title:	Exempt Enti- box, if applica tax-exempt of 26 of the Uni- nternal Reven	cable.) organization nited States	debts, c § 101(8 individ persona	are primarily considefined in 11 U.S. 8) as "incurred by dual primarily for al, family, or housurpose."	s.C. bu ⁄an a	ebts are primarily usiness debts.
Filing Fee (Check one bo	х.)				Chapter 11 D	)ebtors	
Full Filing Fee attached.			Check one be		iness debtor as de	fined in 11 U.S	.C. § 101(51D).
Filing Fee to be paid in installments (applicable to signed application for the court's consideration or unable to pay fee except in installments. Rule 100	ertifying that the debt	tor is	Check if:	is not a small	business debtor as	s defined in 11	U.S.C. § 101(51D).
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considera	er 7 individuals only).	. Must	☐ Debtor'		oncontingent liqui are less than \$2,19		ccluding debts owed to
			A plan i	ances of the pla	with this petition.	prepetition fron	m one or more classes
Statistical/Administrative Information			of cred	itors, in accord	dance with 11 U.S	3.C. § 1126(b).	THIS SPACE IS FOR
☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt prop				d, there will be	e no funds availab	ole for	COURT USE ONLY
distribution to unsecured creditors.  Estimated Number of Creditors							
1-49 50-99 100-199 200-999	1,000- 5,001 5,000 10,00		0,001- 25	] 25,001- 60,000	50,001- 100,000	Over 100,000	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,0 to \$10 to \$50 million million	50 to	50,000,001 \$1 5 \$100 to	3100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion	More than \$1 billion	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,0 to \$10 to \$50 million millio	50 to	50,000,001 \$1 5 \$100 to	] \$100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion	More than	

Case 09-03356 Doc 1 Filed 02/03/09 Entered 02/03/09 10:12:05 Desc Main Document Page 2 of 16 B 1 (Official Form 1) (1/08) Page 2 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case.) mary owens All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: Where Filed: NA NIA Location Case Number: Date Filed: NIA Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet. Name of Debtor: Case Number: Date Filed: NA NIH District: Relationship: Judge Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief NIA available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). elevo tello Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. 図 Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) X Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the

filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	mary owen 9
Signa	
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  May  Signature of Joint Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X N
Telephone Number (if not represented by attorney)	4
Date January 17, 2009	Date
Signature of Attorney*  X Signature of Attorney for Debtor(s)  Elena Gallo  Printed Name of Attorney for Debtor(s)  Gallo Law Group, Ltd.  Firm Name  141 N. Clark Street  Address  Suite 4700  Chicago, Illinois (poloo)  Telephone Number  312-523-2034  Date January 17, 2009  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
X N D Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 USC \$ 110-18 USC \$ 156

**B6 Cover (Form 6 Cover) (12/07)** 

#### FORM 6. SCHEDULES

Summary of Schedules
Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtors(s)

Unsworn Declaration Under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

	Northern	District Of	Illinois	
In re Mary Owens Debtor			Case No	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	ì	\$250000		
B - Personal Property	Yes	3	\$ 241		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 283000	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		s O	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	Ì		\$ 23200	
G - Executory Contracts and Unexpired Leases	Yes	l			
H - Codebtors	Yes	ĺ			
I = Current Income of Individual Debtor(s)	Yes	١			\$ 1381
J - Current Expenditures of Individual Debtors(s)	Yes	1			\$ 2473
Т	OTAL		\$ 250241	\$ 306 200	

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Form 6 - Statistical Summary (12/07)

In re Mari

# United States Bankruptcy Court Northern District of Illinois

Cost of Illinois	
 Case No.	
Chapter 7	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$</b> O
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$ O
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

State the tonowing.	
Average Income (from Schedule I, Line 16)	\$ 1381
Average Expenses (from Schedule J, Line 18)	\$ 2473
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$(1092)

State the following:

the the lone,	 	
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 283000
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0
4. Total from Schedule F		\$ 23200
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$306200

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-:-LE (A) (12/07)		Document	Page 7 of 16	

B6A (Official Form 6A) (12/07)

In re Ouxos	mary	<b>_</b>
De	htor	

Case No.	
	(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
130 Kiein Creek Ct # 4 Corol Stream, IL (00188) Condominium	owner		80000	8000
19 Bridgeview Dr. Oswego, IL 60543 Single family home	Owner		170000	∂03 <i>0</i> 00
	To	tal <b>≯</b>	35000 O	

(Report also on Summary of Schedules.)

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In re Mary Or	vens ,	Case No.
Deb	otor	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	/	checking Account		41.00
<ol> <li>Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		checking Account #9875770809 TCF Bank		
Security deposits with public utilities, telephone companies, landlords, and others.	~			
Household goods and furnishings, including audio, video, and computer equipment.	~			
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	~			3.0.00
6. Wearing apparel.		various articles of clothing		00,00
7. Furs and jewelry.	<b>/</b>	J		
8. Firearms and sports, photographic, and other hobby equipment.	<b>/</b>			
Interests in insurance policies.     Name insurance company of each policy and itemize surrender or refund value of each.	<b>/</b>			
10. Annuities. Itemize and name each issuer.	<b>✓</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	./			

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in re	Man	Owens ,	Case No.	
	$\cup$	Debtor	(If known)	

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	~			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	/			
14. Interests in partnerships or joint ventures. Itemize.	~			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	~			
16. Accounts receivable.	/			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	~			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	~			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Real Property.	~			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	/			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	/			

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Document

In remany owens	<b>9</b>	Case No.
Debtor		(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	~			
23. Licenses, franchises, and other general intangibles. Give particulars.	/			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	✓			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	/			
26. Boats, motors, and accessories.	<b>/</b>			
27. Aircraft and accessories.	/			
28. Office equipment, furnishings, and supplies.	~			
29. Machinery, fixtures, equipment, and supplies used in business.	/			
30. Inventory.	<b>✓</b>			
31. Animals.	<b>/</b>			
32. Crops - growing or harvested. Give particulars.	<b>✓</b>			
33. Farming equipment and implements.	<b>✓</b>			
34. Farm supplies, chemicals, and feed.	/			
35. Other personal property of any kind not already listed. Itemize.	<b>~</b>			
	***************************************	O continuation sheets attached Total	<b>&gt;</b>	s a41

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In re <u>Mary</u>	Owens .	Case No.
	Debtor	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136.875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	¥150,675.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
NIA			

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B6D	(Official	<b>Form</b>	6D)	(12/07)	)

In re Many	Owens	, Case No.	
	Debtor	_	(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			_					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
account no. Soverign Bank			2007					
mail code 10-6438-CS5 601 Penn St								
Reading PA 19601			VALUE \$ 80 0 0 0				80 00 0	Õ
ACCOUNT NO. 2003987636-0 Citi Mortgage Po Box 183040			2007					
Columbus, OH 43818-3040			values 170000				170000	0
ACCOUNT NO. A713179220 Cetiloanik NA PO 604 209 012			7006					
Brokyn, NY 11 220-			33000 values				33000	0
continuation sheets attached			Subtotal ► (Total of this page)				\$ 283 000	\$ 0
			Total ► (Use only on last page)				\$ 283000	\$ 0
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

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B6E (Official Form 6E) (12/07)

In re_	Inre Mary Owens		 Case No
	(	Debtor	(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in Joint, or Community." the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtor with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re Mary Owers Debtor		······································	Case No(if known)	<del></del>
Certain farmers and fishermen				
Claims of certain farmers and fishe	rmen, up to \$	5,400* per farmer or fish	nerman, against the debtor, as provided in 11	U.S.C. § 507(a)(6).
Deposits by individuals				
Claims of individuals up to \$2,425 that were not delivered or provided.	* for deposits 11 U.S.C. § 5	for the purchase, lease, 607(a)(7).	or rental of property or services for personal,	family, or household use,
Taxes and Certain Other Debts	Owed to Go	overnmental Units		
Taxes, customs duties, and penaltie	s owing to fe	deral, state, and local go	vernmental units as set forth in 11 U.S.C. § 5	507(a)(8).
Commitments to Maintain the	Capital of an	Insured Depository In	stitution	
Claims based on commitments to the Governors of the Federal Reserve Sys § 507 (a)(9).	ne FDIC, RTC stem, or their	C, Director of the Office predecessors or successor	of Thrift Supervision, Comptroller of the Cu ors, to maintain the capital of an insured dep	rrency, or Board of ository institution. 11 U.S.C
Claims for Death or Personal In	njury While	Debtor Was Intoxicate	i	
Claims for death or personal injury drug, or another substance. 11 U.S.C	resulting from	n the operation of a moto).	or vehicle or vessel while the debtor was into	exicated from using alcohol,
* Amounts are subject to adjustment adjustment.	on April 1, 20	010, and every three year	rs thereafter with respect to cases commence	d on or after the date of

O continuation sheets attached

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In re	mary	Owers	<b>.</b>	Case No.	
	$\cup$	Debtor		(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT CODEBTOR **MAILING ADDRESS INCURRED AND** CLAIM DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 374322046732763 January 2009 9200 Bank of America PO BOX 15726 Wilmington, DE 19886 5726 ACCOUNT NO. 42642872 9600 January 2009 bank of America PO BOX 15019 wilmington, DE 19886 5019 ACCOUNT NO. 51844502 January 2009 4400 chase Cardinember Ser POBOX 15153 Wilmington, DE 19884-5153 ACCOUNT NO. \$ 23 200 Subtotal > continuation sheets attached (Use only on last page of the completed Schedule F.) 23 200 (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

<b>Debtor</b>	(if know	/n)
In re Many Owens	 Case No	
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## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
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